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Date: January 14, 2008	Client & Matter Number: 020375-043600US	No. Pages (including this one): 2
To: Examiner Michael A. Cuff USPTO	At Fax Number: 571.273.8300	Confirmation Phone Number: 571.272.6778

From: Michael L. Drapkin, Reg. No. 55,127
Daniel J. Sherwinter, Reg. No. Pending

Message: We have a telephone conference scheduled for this Wednesday morning, January 16, 2008, at 10:00 a.m. ET, regarding Application Serial No. 10/694,925. It was agreed that I would call you at 571.272.6778.

I would primarily like to discuss proposed amendments to the claims. The amendments seek to clarify the invention, for example, by reciting an "instrument identifier" that links a payment instrument to various accounts at a host. A portion of amended independent claim 1 reads:

1. A method for processing a transaction with a customer at a point of sale, the method comprising:

... receiving, at the point-of-sale device, instrument identification information from an instrument, an instrument identifier identifying [[an]]the instrument, wherein the instrument is associated with a stored-value account and a credit account, and wherein the stored-value account and the credit account were linked to the instrument identifier at a remote host substantially contemporaneously with issuance of the instrument to the customer....

(cont.)

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Blossom (cited prior art) provides payment card instruments with information from multiple payment accounts *on the card*. For example, Blossom discusses a credit card with multiple magnetic stripes, each representing a different account. On the contrary, amended claim 1 recites a payment instrument containing an instrument identifier (which identifies the instrument and not the accounts associated with the instrument), linked to various accounts *at a host*.

The present application is clearly distinguishable over Blossom and the other prior art at least because of the use of instrument identifiers. For example, in Blossom, if a cardholder changes one of the represented accounts, one magstripe is damaged, or the card is lost or stolen, a new card may have to be re-issued. Because account information from multiple accounts is contained on the card, issuing a new card may involve the coordination of *all the multiple account providers*. Using an instrument identifier, however, this issue may be avoided. For example, changing an account may simply involve linking the instrument identifier to new account information at *one central host*; and issuing a new card may simply involve substituting *one new instrument identifier* with the same account linkages of the previous instrument identifier (without impacting the linked accounts).

Thank you in advance for your time and consideration of these amendments and remarks. I look forward to speaking with you Wednesday.

- Mike